

Mass. Dept. of Public Welfare:
State board of housing.
Annual report.
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THE COMMONWEALTH OF MASSACHUSETTS

1940

ANNUAL REPORT

OF THE

STATE BOARD OF HOUSING

For The Year Ending November 30, 1940

Department of Public Welfare

SEAL

cover

C O N T E N T S

PAGE

OUTLINE OF YEAR

STUDY OF SUBSTANDARD AREAS IN CITY OF FITCHBURG

REPORTS OF HOUSING AUTHORITIES IN MASSACHUSETTS (Excerpts from):

Boston Housing Authority
Cambridge Housing Authority
Fall River Housing Authority
Holyoke Housing Authority
Lawrence Housing Authority
Lowell Housing Authority
New Bedford Housing Authority

FINANCIAL STATEMENTS:

Chicopee Falls Housing Corporation (Limited Dividend Corp.)
Lowell Homesteads
State Board of Housing

SUMMARY OF DWELLING UNIT SIZES

SUMMARY OF RENTS

THE COMMONWEALTH OF MASSACHUSETTS

DEPARTMENT OF PUBLIC WELFARE

STATE BOARD OF HOUSING

John Carroll, Chairman

J. Fred Beckett
Joseph F. Higgins

Philip Nichols
Sidney T. Strickland

John B. Foley, Director
Charles P. Norton, Architectural Adviser

REPORT OF THE STATE BOARD OF HOUSING

To the Honorable Senate and House of Representatives:

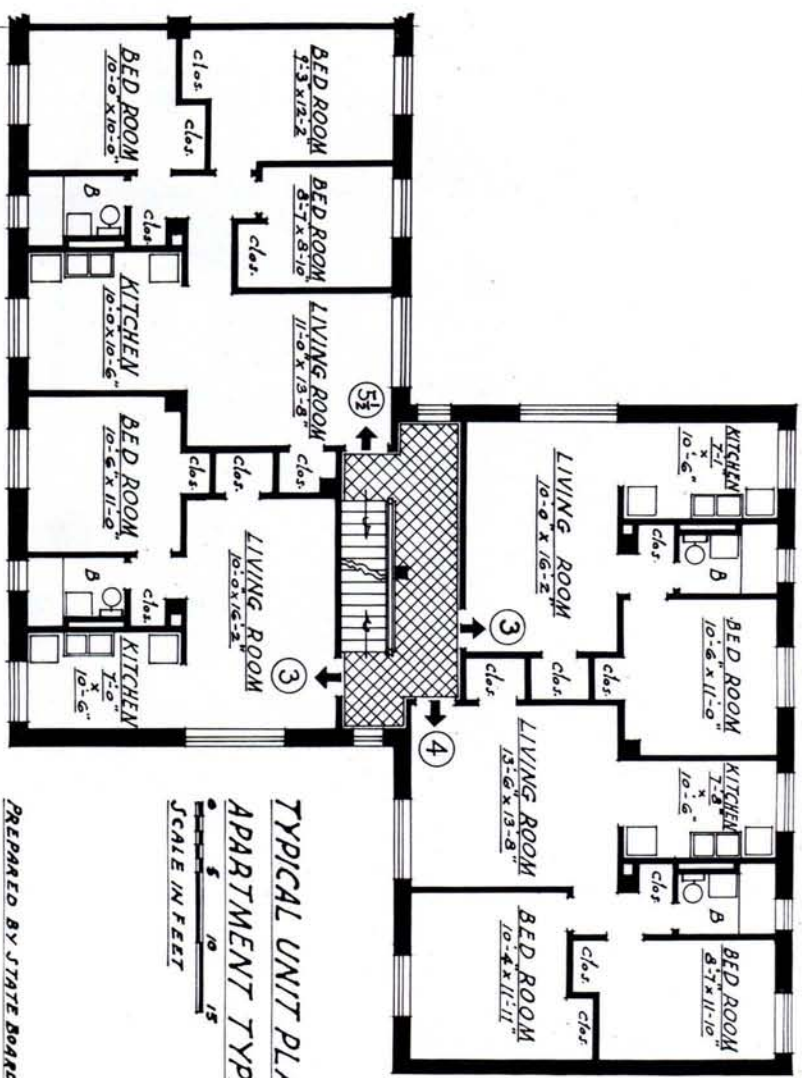
(86) (2) The Annual Report of the State Board of Housing, covering the period from December 1, 1939, to November 30, 1940, is herewith respectfully submitted. 47 52 49 148

(2) The work of the Massachusetts State Board of Housing during the year 1940 continued the program of the previous years. 44 50 22 116

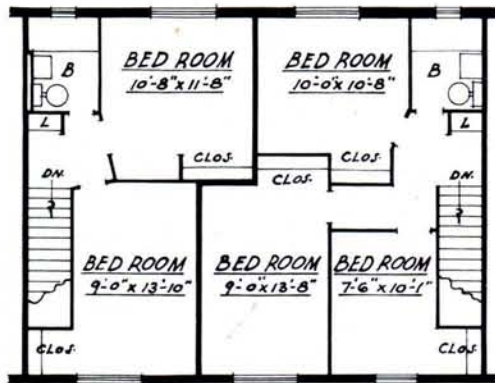
(2) Housing surveys were made in various cities throughout the Commonwealth to ascertain the extent of substandard housing areas and the need for new housing. 43 51 49 151

(3) The creation of local Housing Authorities was undertaken in cooperation with several local Governments. Housing Authorities recently established were assisted in their development work. 45 52 48 39 184

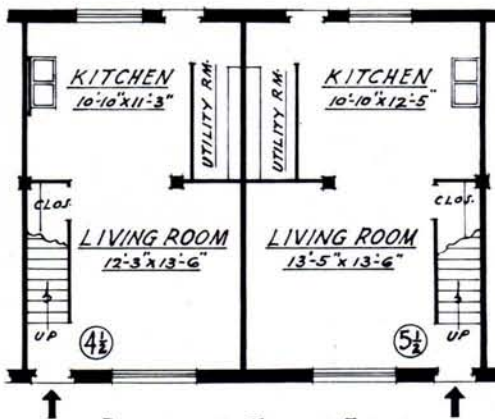
(2) Large scale projects under construction were studied and the Board conferred with local Authorities as construction problems developed. 44 50 41 135



TYPICAL UNIT PLAN
APARTMENT TYPE
SCALE IN FEET
0 5 10 15



PLAN OF SECOND FLOOR



PLAN OF FIRST FLOOR

TYPICAL UNIT PLAN
ROW HOUSE TYPE

0 5 10 15
SCALE IN FEET

PREPARED BY STATE BOARD OF HOUSING

7-7-41

(3) As the major purpose of the low rental housing program was the providing of modern sanitary living accommodations, the plans and specifications of the projects were carefully checked against the following standards: 14 524

(7) Open, well-arranged and properly oriented site plans
Simple and direct planning of units
Ample daylight and maximum sunlight in all rooms
Cross ventilation
Adequate room size
Play areas properly located and surfaced
Segregation of service areas from sitting areas

(5) These objectives were achieved to a large extent by open planning. Land coverage did not exceed 25% except in those projects where land costs were high and greater densities were justified. The use of higher buildings on expensive land is also possible and may prove the answer in some cases. Since housing is still in the experimental stage, we may look forward to other solutions of this and many other problems. 32 414

(6) While the basic aim of this program is to provide sanitary and healthy living conditions, it is recognized that the utmost economy is necessary to provide the greatest volume of these accommodations at a sufficiently low cost to serve the lowest income groups. These economies must be based on a long range viewpoint and while luxury is not permissible, the dwelling units must be designed to create conditions that will encourage a higher standard of living. 14 455

(6) Economies such as asphalt tile floors, closets without doors, cement floors in bath rooms; use of the exposed concrete floor slab as a finished ceiling and many other simplifications of the usual building methods have become standard practice. If present restrictions in the State building code on the matter of egress could be eliminated, greater latitude in planning, and further economies, could be obtained. To this end a bill has been filed with the Legislature. 12 462

4 The Board has recommended in discussions with local Authorities that more expensive construction be used on certain items. This is justified by the belief that as the buildings were to be amortized over a fifty-eight year period, all economies should be predicated on the basis of long life construction. 45 50 52 290 53

7 Local Authorities have developed considerable variety in design and construction in the different projects while maintaining the required standards. Various groups include three story apartment type buildings with as many as 1,000 dwelling units in the group, also smaller projects of the row house type with as few as 167 dwelling units and many other types and sizes. This variety in size and construction is a most desirable feature in the development of public housing and affords a basis for the study of relative operating costs and social fitness. 45 51 50 49 53 49 54 53 53 35 54 4

5 As the slum clearance program progressed throughout the State, different problems were associated with each locality. As an example, it was found that the size of families varied to such an extent that some projects required a greater percentage of five, six and even in some cases seven room apartments. This particular problem was interesting as it clearly demonstrated the necessity of investigation before building. 49 54

As these projects neared completion, the Board having in mind that these homes were created to meet the needs of a certain social and economic group, insisted that every precaution be taken to insure that these low income families received preference in the order of their established necessity. Accordingly, an earnest attempt was made to arrive at a consistent statewide policy of tenant selection.

Some experience in this field had resulted from the operation of the two projects constructed in the early days of Public Housing by the Public Works Agency.

Old Harbor Village containing 1016 apartments is operated by the Boston Housing Authority under a lease agreement and Newtowne Court in Cambridge with 294 apartments is operated in a similar manner by the Cambridge Housing Authority. Newtowne Court was completely occupied, when leased for operation, by tenants selected under the

direction of the Public Works Agency. The rental policy in both projects followed closely the usual practice of private enterprise. A flat rate of \$6.75 per room per month was adopted in Old Harbor Village, and \$6.68 per room per month in Newtowne Court. A slight variation was made in each apartment according to the amenities, but the flat rate per room per month was the basic policy.

The Board realized that this method did not recognize the social theory of the ability to pay upon which subsidized housing is predicated. Some system had to be developed by which after the average rent per apartment has been definitely established, variation can be set up to cover an estimated range of family incomes.

Once the total cost of a project is established by contracts covering completion, a detailed estimate of expenses is made in order to arrive at the average income per dwelling unit necessary to guarantee operation and maintenance.

Following is listed a typical estimate of expenses:

<u>EXPENSE</u>	<u>Per Dwelling Unit per Month</u>
Project Office Salaries	\$1.86
Legal, Fiscal, and Other Fees	.18
Other Management Expense	.37
Total Management.....	<u>\$2.41</u>
Janitorial Expense	.37
Exterminating	.08
Total Operating Services.....	<u>.45</u>
Water	.41
Electricity	1.40
Heating	4.36
Total Dwelling Utilities.....	<u>\$6.17</u>
Grounds	.66
Structure	.39
Painting and Decorating	1.72
Plumbing and Gas System	.28
Electrical System	.12
Heating System	.79
Ranges	.18
Refrigerators	.20
Other Equipment	.17
Total Reprs, Maint. & Repl.....	<u>\$4.51</u>

Community Activities	\$.08
Collection Losses	.19
Insurance	.33
Interest	16.93
TOTAL EXPENSE (Economic Rent).....	\$31.07

I N C O M E

Shelter Rent Schedule	\$12.42
Utility Charge Schedule	6.17
Total Dwelling Rent Schedule	18.59
LESS: Vacancy Loss	.37
Dwelling Rent Income.....	18.22
USHA Annual Contributions.....	12.85
TOTAL INCOME (Economic Rent).....	31.07

The local Authority then makes a survey of the city to determine the average income and rent paying ability of the group that is unable to pay economic rent. This plan must be carried out in every instance, as early experience demonstrated that the fluctuation in wage levels due to the predominance of different types of industry in different cities made it impossible for one rent scale to prevail throughout the Commonwealth. This resulted in considerable variation in the amount of rent to be charged by the various Authorities. The above statement shows the difference between the economic rent and the dwelling rent to be charged and this is supplied in the form of subsidy by the Federal Government.

The rent as determined in this manner produces the lowest income at which a project can operate and represents a true average rent. However, it was felt that the rental policy should be broadened so as to allow families of different income levels to pay approximately the same percentage of their income as rent.

The adoption of a flat rent schedule set up on a room basis would cause families receiving a small income to pay as much as 40% of their income for rent whereas other families might pay as little as 18 to 23% of their income. It was decided after investigation that a so-called graded rent plan would be more equitable for the groups for which the projects were constructed.

A typical example of this method of setting up rents for 4½ room dwelling units in one of the projects is shown below:

MAXIMUM INCOME LIMITS FOR ADMISSION

<u>Shelter Rent Plus Utilities</u>	<u>Rental Grade</u>	<u>Less than 3 Minor Dependents</u>	<u>3 or More Minor Dependents</u>
\$15.60	A	\$ 750	\$ 900
18.80	B	925	1050
22.00	C	1100	1250

Analysis of the above table shows that the families with lower incomes can receive the benefits of this housing in proportion to their ability to pay; that is, a family with a gross income of \$1100 would pay proportionately more than a family with an income of less than \$750 for the same general accommodations. The only preference given the higher rental in classifying the apartments is such factors as location, outlook and similar amenities.

Examination of this table will show that the maximum income at admission is below the five and six to one ratio of income and rent established by the Federal and State statutes. This will permit a reasonable increase in family income before reaching the limit of legal occupancy.

Statistics are maintained in the operation of the projects on such matters as number and age of occupants to each unit, and periodic checks are made on tenant income. If this income has decreased to a lower grade than that at which they entered the project, the rent is adjusted downward. If the tenants' income increases, they are moved to an upper grade, and if ultimately their income exceeds the amount permitted by law, they are given notice to move outside the project.

The use of graded rents permits a wide range of monthly rentals and is flexible in its application. The total of rent income for the entire project is fixed, but the number of units at each price level can be varied. This permits a limited group of units at a very low minimum rental and in this way expands the social benefits of the whole project.

During the year 1940 an analysis was made of the incomes of the tenants of the P. W. A. projects, Old Harbor Village and Newtowne Court. This showed that many families were paying an excessive part of their income for rent and resulted in the introduction of the graded rent system permitting reductions in rent to this particular group. Some cases were found where family income exceeded the statutory limitations of the rents charged at their admittance to the project and these people were compelled to find other quarters.

The statutes require that applicants must come from substandard dwellings and a system has been established for rating these dwellings to determine priority of need. The following factors are given values in proportion to their effect on living conditions and are used to arrive at a final classification:

- Location
- Water Supply
- Room Arrangement
- Light and Ventilation
- Overcrowding
- Doubling Up
- Facilities shared
- Condition of structure
- Toilet Facilities
- Bath Facilities
- Kitchen Facilities
- Lighting Facilities
- Heating Facilities
- Laundry Facilities

Neighborhood and other factors detrimental to health, safety and morals.

The treatment of the tenant selection policy in this report does not go into complete detail but an attempt has been made to show that this phase of the program plays a most important part in the social and economic success of subsidized housing.

Honesty of purpose, freedom from political or other organized influence and complete unbiased investigation must all contribute to determine the final group entitled to this assistance.

The public in general will judge this work on the basis of its service to needy families and the Board in recognizing this condition, has made an effort to institute tenant selection methods that will provide satisfactory results.

The question of social service and community activities in connection with the projects has received consideration by the Board. However, progress in this direction has been slow and other sections of the country are being carefully checked to take full advantage of developments of new ideas of older established activities as applied to the operation of housing projects.

During the development of public housing throughout the Commonwealth, the Board has become conscious of the tremendous areas of substandard housing. Up to the present time the only funds available for reconstructing these areas has been public monies.

The Board was fully aware of the increased real estate taxes and the lack of public knowledge and public participation in a program to rehabilitate these areas, and it felt that new legislation should be created in order that something be done to remedy the situation. After considerable study, it was decided that some means should be set up by which private capital could be induced to participate in this work, which would react to the great benefit of the cities.

As a result, the Board included in its recommendations to the Legislature "AN ACT RELATIVE TO CERTAIN LIMITED DIVIDEND CORPORATIONS UNDER THE CONTROL OF THE STATE BOARD OF HOUSING". The principal contained in this recommendation was that if private capital were to engage in the rehabilitation of substandard areas, they should receive some relief from the existing real estate taxes.

NATIONAL DEFENSE

In addition to the regular housing program, the Board was confronted with a series of housing problems brought about by the shift in population due to the defense emergency. While the Federal Government had appropriated large sums of money to provide homes for workers engaged in defense industries, the Board found a lack of adequate legislation to allow local communities in the State to directly participate in the defense housing program. The Massachusetts statutes had brought into existence such public bodies as Housing Authorities but the scope of their activities was limited to housing for persons of low income. The Board felt that these organizations had sufficient experience to carry out a housing program and were a logical body to carry forward this work in the Commonwealth. If the Housing Authorities were allowed to do this work, it was the Board's opinion that any defense housing could be returned to private use after the emergency had passed without disturbing local real estate conditions. This use of local Authorities would be of much benefit to the communities over a long term of years.

These circumstances caused the Board to include in its recommendations to the Legislature "AN ACT TO AUTHORIZE LOCAL HOUSING AUTHORITIES TO ENGAGE IN DEFENSE HOUSING DURING THE PRESENT EMERGENCY". This recommendation would expand the powers of local Authorities and enable them to construct and manage housing for workers engaged in the defense industries.

ADDITIONAL RECOMMENDATIONS

In addition to the two recommendations mentioned previously, the Board is recommending to the General Court the following legislation:

"AN ACT WITH RESPECT TO EGRESS FROM BUILDINGS ERECTED BY HOUSING AUTHORITIES". This recommendation would allow Housing Authorities throughout the State to affect certain building economies in planning and construction. Under existing statutes, buildings can be constructed with a type of egress in the City of Boston which is not permitted in other cities of the Commonwealth. This recommendation will allow Housing Authorities under certain conditions to take advantage of the same building economy in egresses that is available to the Boston Housing Authority.

"AN ACT TO BRING MASSACHUSETTS LEGISLATION IN CONFORMITY WITH FEDERAL HOUSING LEGISLATION WITH RESPECT TO THE ELIGIBILITY OF OCCUPANTS OF PROJECTS UNDER THE CONTROL OF LOCAL HOUSING AUTHORITIES". This recommendation was caused by changes in the Federal Appropriations Bill. In order for Massachusetts Housing Authorities to continue receiving Federal subsidies, it is necessary to bring Massachusetts statutes in conformity with Federal regulations.

"AN ACT TO ENCOURAGE THE INVESTMENT OF PRIVATE CAPITAL IN THE BONDS OF HOUSING AUTHORITIES". The present legislation does not permit financial institutions under the supervision of the State to invest in the bonds of local Housing Authorities. As the Board is of the opinion that the local Authority bonds are sound investments, because of the subsidy granted by the Government, it recommends that the statute be amended to make such bonds legal investments in Massachusetts.

* * * * *

Before going to press, the Legislature passed on the following Bills:

Resolve relative to certain Limited Dividend Corporations, St. 1941, c. 71.

An Act regulating requirements by Housing Authorities as to Tenants of low-rent Project, St. 1941, c. 269.

An Act regulating the number of dwelling units which may be contained in certain buildings erected and maintained by Housing Authorities, St. 1941, c. 291.

An Act to authorize local Housing Authorities to engage in Defense Housing, St. 1941, c. 317.

Report on Housing Conditions
in the
City of Fitchburg, Massachusetts.

In an analysis of the housing conditions we believe that the first consideration should be a de- 50 termination of the number of substandard dwellings in the city and the need for new housing. There was no accurate information available in either case.

In the matter of the number of substandard dwellings a careful scrutiny of the entire city shows, in our judgment, that at least 25% of all the families are now living in substandard housing.

Extremely few vacancies were apparent in habitable houses in the low rental range. A check with one of the local banks confirmed this since they had 52 no vacancies on their list for this type of rental.

In addition, there has been a considerable migration of families employed in Fitchburg to the surrounding cities and towns due, no doubt, to the lack of proper accommodations at a rent which they can afford 53 to pay. This trend is unfortunate since it represents 54 a definite loss to business; a large part of the money 54 which is earned in Fitchburg by these families is spent 55 elsewhere.

The following is a table of population and building statistics for the City of Fitchburg. 49

Population and Number of Families in FITCHBURG, MASSACHUSETTS

Year	Population	No. of Families	Increase In		Decrease In	
			Population	No. of Families	Population	No. of Families
1910	37,826					
1920	41,029	9,273	3,203			
1930	40,692	9,826		553	337	
1935	41,700		1,008			

Decrease in population, 1920-1930, .8%

Increase in families, 1920-1930, 6.5%

Increase in population, 1930-1935, 2.5%

Number of Family Accommodations Provided in New Housekeeping Dwellings

Year	One-Family	Two-Family	Multi-Family	With Stores Therein	Total All Kinds
1923					164
1924					288
1925	114	116	44	10	284
1926	94	38	15	1	148
1927	55	6	3	1	65
1928	19	4	-	4	27
1929	31	-	-	-	31
1930	20	-	-	1	21
1931	15	2	-	-	17
1932	16	-	-	-	16
1933	15	-	-	-	15
1934	9	-	-	-	9
1935	12	-	-	-	12
1936	16	-	-	1	17
1937	31	2	6	-	39
1938	27	6	8	-	41

3.

It is significant to note that in the peak year of 1924, 288 dwelling units were built in Fitchburg; while in the year 1938 only 41 units were provided. No record of demolition was kept prior to 1936 but from 1936 through 1938 there were 35 family units demolished.

Population between the years 1930-1935 shows an increase of 1,008 persons or approximately 250 families. Despite the decrease in population between 1920-1930 there was an increase of 553 families. This, added to the family increase between 1930-1935 would show an added family population of approximately 800 families since 1920.

The foregoing is a fair estimate of the extent of substandard dwellings in the city and an indication of the lack of decent living accommodations for families in the low income group.

Substandard Areas

A survey of the city by the State Board of Housing has shown that there are two major areas and several minor areas in which there is substandard housing. The major areas are shown upon the accompanying map and marked Areas #1 and #2.

The first major Area #1 is bounded on the west by Water and Middle Streets; on the east by the Boston and Maine Railroad; on the north by First Street and on the south by Fifth Street. The real property data by blocks has been obtained for this entire area. A copy of this data together with a block plan is attached hereto.

The second major Area #2 is bounded on the north by Cleghorn Street; on the south by Columbus and Plymouth Streets; on the west by Madison Street and Oak Hill Road and on the east by Fairmount Place, Woodland and Clarendon Streets. The real property data by blocks has been obtained for the entire area. A copy of this data together with a block plan is attached hereto.

Both of these areas are definitely substandard and contain the worst housing in the city. Without doubt an analysis of the income to the city from these areas as compared with the cost to the city for all the services necessary for their maintenance, would show a heavy annual loss to the city.

Area #1 contains 9.92 acres exclusive of streets and the records disclose the following facts: There are within this area a total of 72 properties with a total valuation of \$408,150, or an average of \$.943 per square foot. Of this amount the city is in possession of five properties containing 36,602 sq. ft., valued at \$6,350. It also has tax titles on two properties valued at \$7,050. Banks are in possession of one property valued at \$18,000

Area #2 contains 11.9 acres exclusive of streets and the records show the following facts: There were within this area a total of 99 properties with a total valuation of \$541,850, or an average of \$1.04 per square foot. The city has tax title on one property valued at \$250. Banks are in possession of six properties valued at \$41,700

We have made a study of a section in area #1 for a suggested project. Blocks #1-#2-#3-#6-#7-#10 and #11 were selected for this study mainly because they offered no interference with the local business along Water Street and the valuations were low. A project in this area would not only improve the neighborhood but would also stabilize and increase valuations on adjacent properties. Business which is substantial in this area would directly benefit through a better and more permanent community.

The suggested project, plan of which is attached hereto, has not been worked out in detail but is sufficiently advanced to indicate the accommodations which could be provided and to determine an approximate cost. On the project site there are a sufficient number of family units which could be demolished to provide for the equivalent demolition requirement in the law.

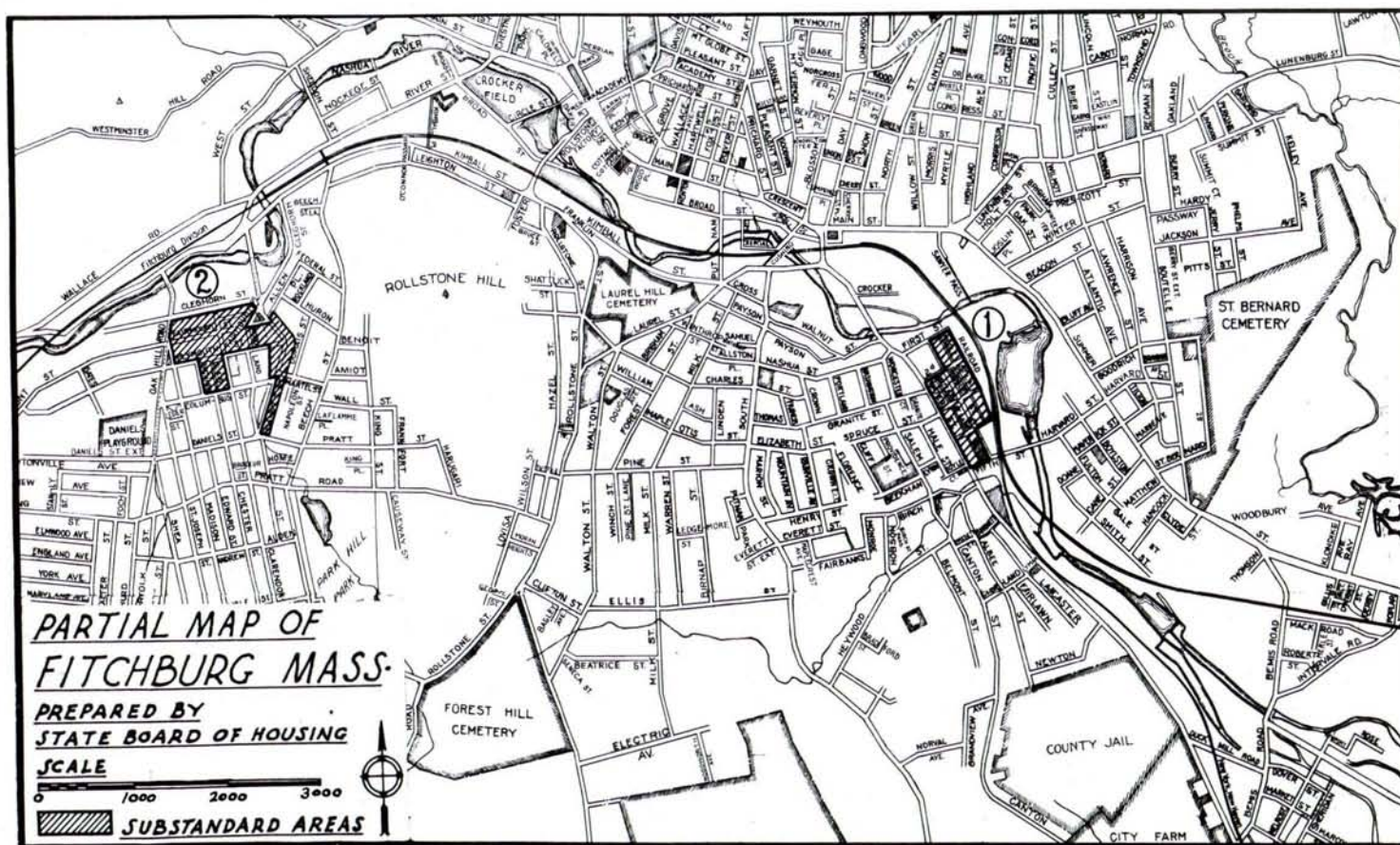
If further study should develop the fact that the housing shortage in the low rental range is acute, the relocation of a considerable number of families would be difficult. In this event, we suggest that some thought be given to the advisability of developing a housing program which would include a vacant land site as well as a clearance site. In this way the dispossessed families could be moved to new housing on the vacant land and make the problem of clearing an area possible. There are two locations which suggest themselves for this purpose- namely: the Bemis Road Section where there is considerable vacant land close to industry and employment, and the Worcester County Jail property which might lend itself to a subsistence homestead project, a project in which families with part time employment could supplement their income by working a garden plot.

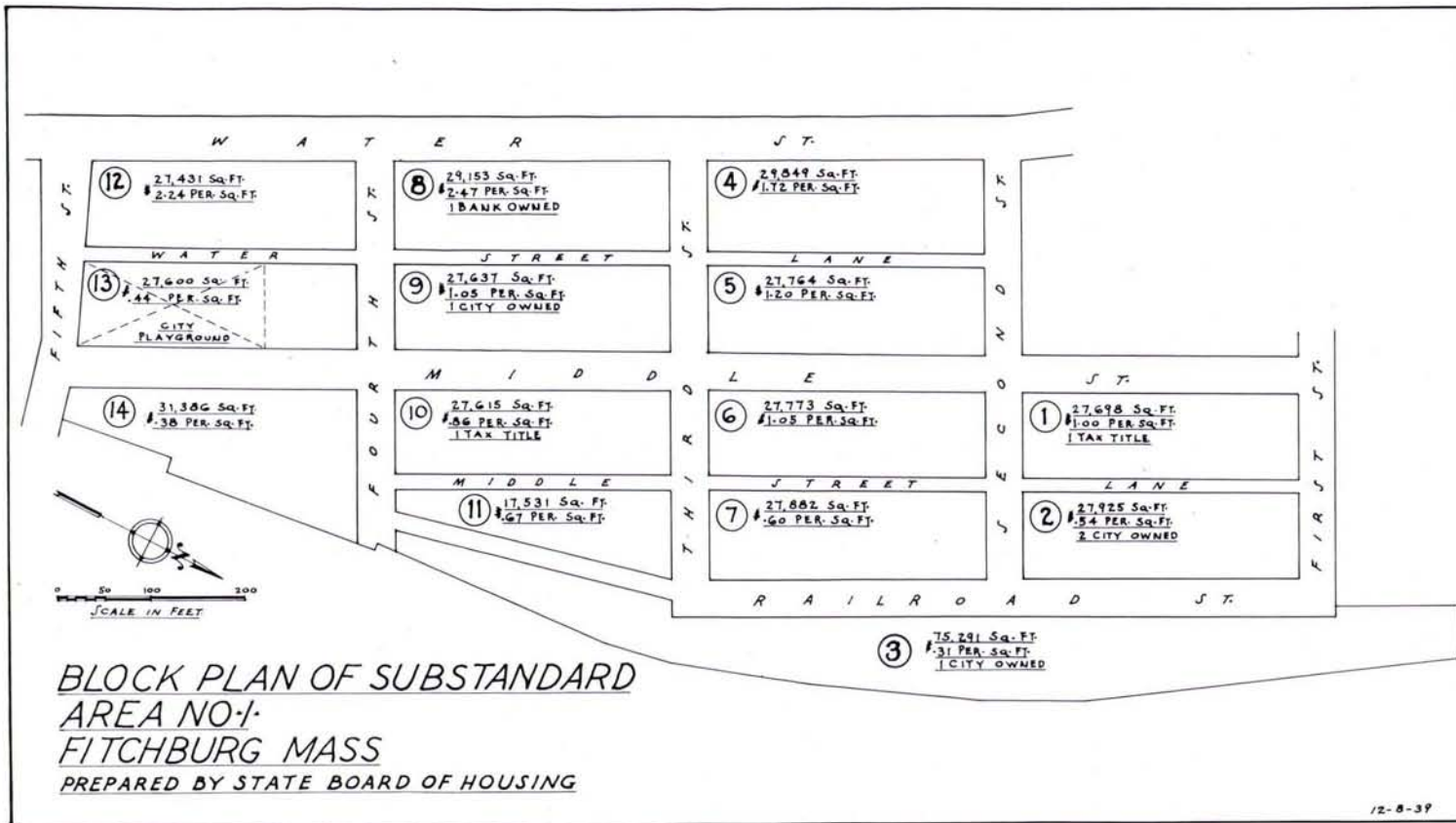
5.

The city, the banks and the business interests have a considerable stake in all these substandard areas and any improvement which might be made would be beneficial both to the social and economic welfare of the city. The final program, selection of sites, and type of housing, must be a matter of local determination.

Under the terms of the United States Housing Act of 1937 monies have been made available for loans to local Authorities for the clearance and rebuilding of substandard areas with modern housing for the low income groups. We believe the need for such housing can be demonstrated in the City of Fitchburg.

We therefore recommend that the City of Fitchburg establish a local Housing Authority in accordance with Chapter 484 of the Acts of 1938 and when established, request from the United States Housing Authority an earmarking of funds for the clearance and rebuilding of the substandard areas.





REAL PROPERTY DATA ON HOUSING AREA NO. 1
in

FITCHBURG, MASSACHUSETTS

Prepared by
STATE BOARD OF HOUSING
December 20, 1939

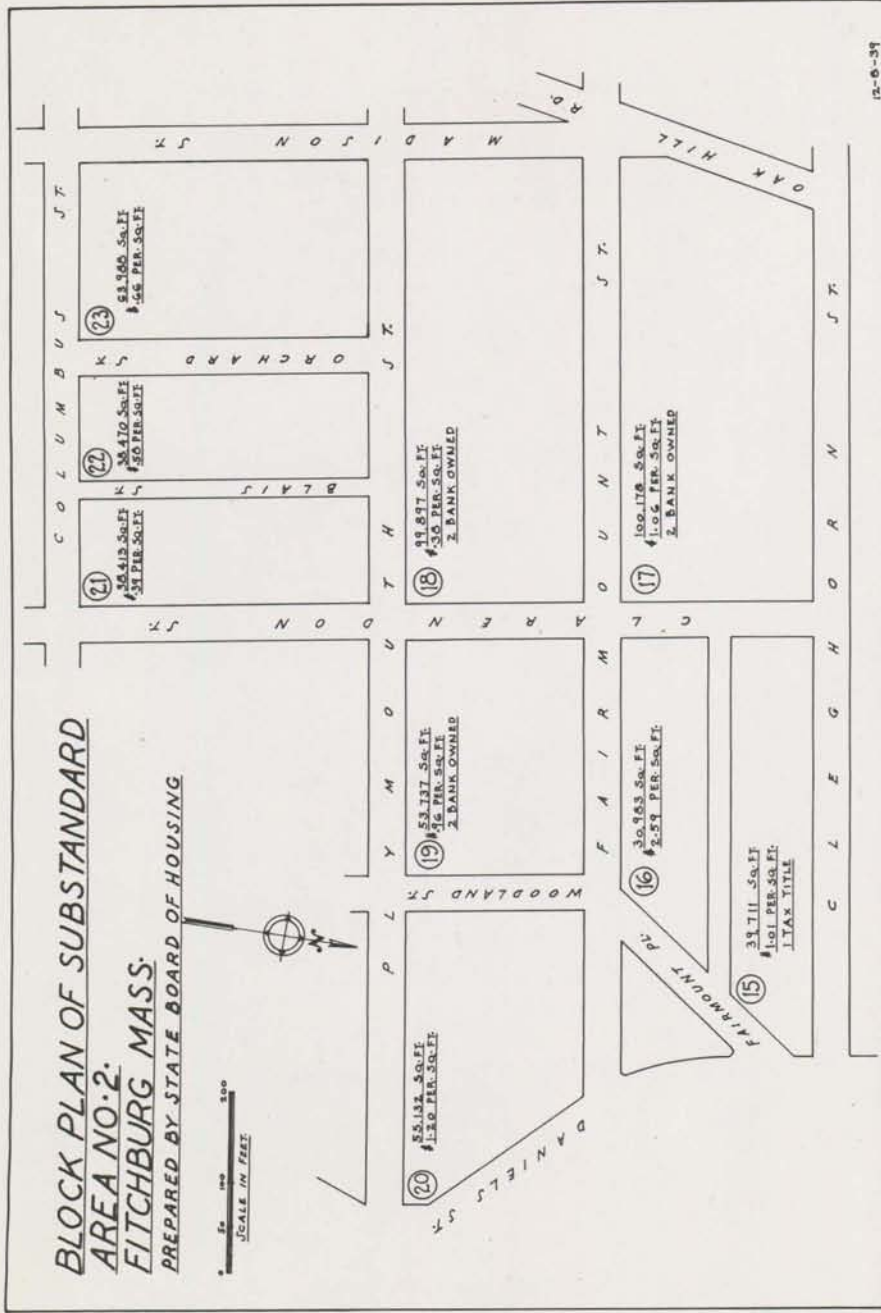
Block No.	Sq.Ft. Land (Total)	Value Land	Value Buildings	Total Value	Value per Sq.Ft.	No. City Owns	Sq.Ft. City Owns	Val. City Owns	No. Tax Titles	Sq.Ft. Tax Titles	Val. Tax Titles	No. Bank Owns	Sq.Ft. Bank Owns	Val. Bank Owns
1	27,698	\$5,400	\$22,150	\$27,550	\$.995	--	--	--	1	4,186	\$3,250	--	--	--
2	27,925	5,500	9,500	15,000	.537	2	12,421	\$2,500	--	--	--	--	--	--
3	75,291	12,750	10,700	23,450	.311	1	2,525	500	--	--	--	--	--	--
4	29,849	18,700	32,700	51,400	1.72	--	--	--	--	--	--	--	--	--
5	27,764	6,400	26,800	33,200	1.195	--	--	--	--	--	--	--	--	--
6	27,773	5,950	23,300	29,250	1.05	--	--	--	--	--	--	--	--	--
7	27,882	4,950	11,800	16,750	.60	--	--	--	--	--	--	--	--	--
8	29,153	18,250	53,750	72,000	2.47	--	--	--	--	--	--	1	4,374	\$18,000
9	27,637	6,350	22,600	28,950	1.05	1	3,265	650	--	--	--	--	--	--
10	27,615	5,600	18,150	23,750	.86	--	--	--	1	4,600	3,800	--	--	--
11	17,531	3,300	8,600	11,900	.678	--	--	--	--	--	--	--	--	--
12	27,431	14,950	46,600	61,550	2.24	--	--	--	--	--	--	--	--	--
13	27,600	5,000	7,200	12,200	.442	1	18,391	2,700	--	--	--	--	--	--
14	31,386	200	1,000	1,200	.382	--	--	--	--	--	--	--	--	--

TOTAL 432,535 \$113,300 \$294,850 \$408,150 \$.943 5 36,602 \$6,350 2 8,786 \$7,050 1 4,374 \$18,000

Total number of acres, 9.92
" " " properties 72

**BLOCK PLAN OF SUBSTANDARD
AREA NO. 2.
FITCHBURG MASS.
PREPARED BY STATE BOARD OF HOUSING**

0 50 100 200
SCALE IN FEET



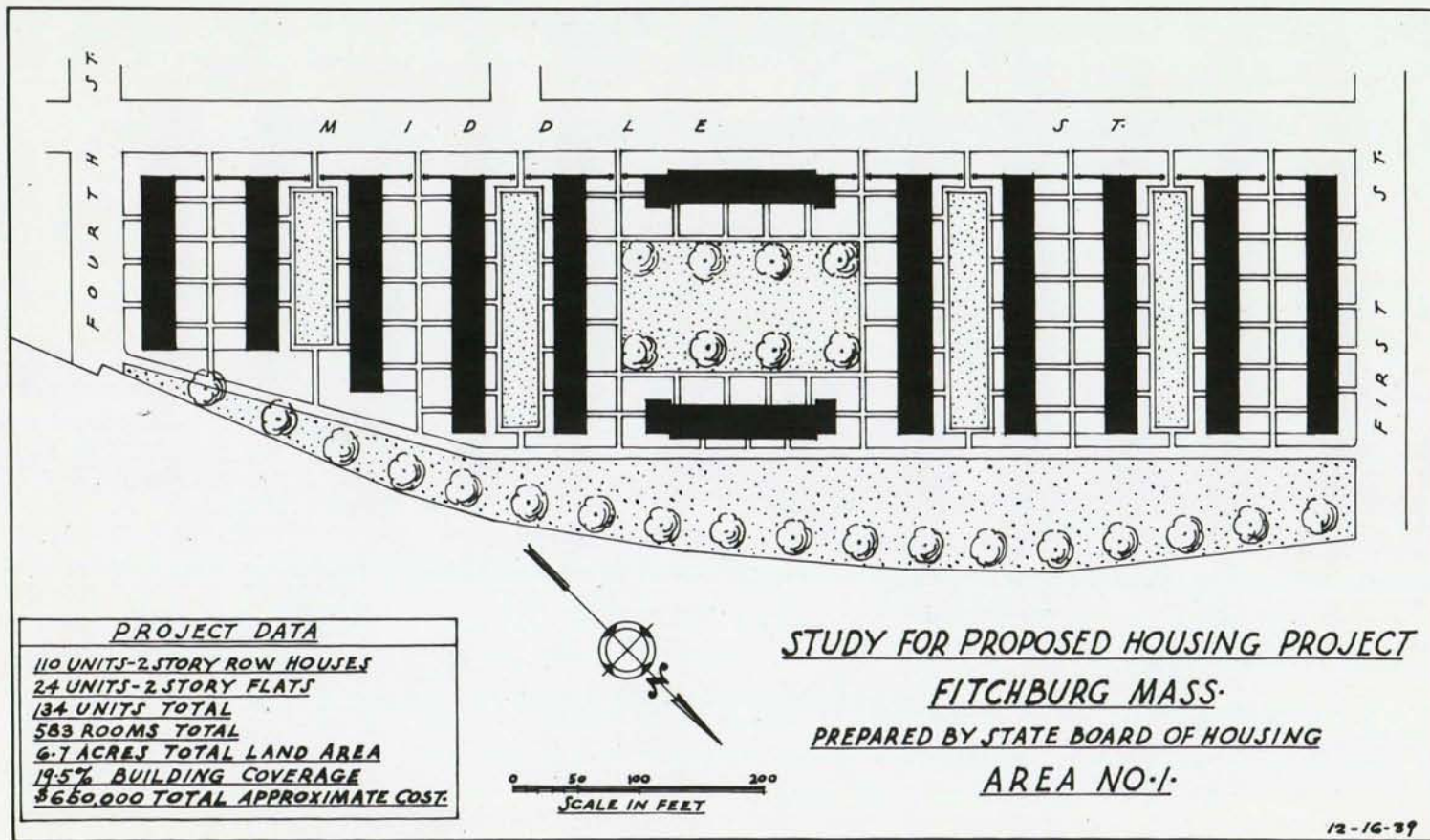
REAL PROPERTY DATA ON HOUSING AREA NO. 2
in
FITCHBURG, MASSACHUSETTS

Prepared by
STATE BOARD OF HOUSING

December 20, 1939

Block No.	Sq.Ft. Land (Total)	Value Land	Value Bldgs.	Total Value	Value per Sq.Ft.	No. City Owns	Sq.Ft. City Owns	Val. City Owns	No. Tax Titles	Sq.Ft. Tax Titles	Val. Tax Titles	No. Bank Owns	Sq.Ft. Bank Owns	Value Bank Owns
15	39,711	\$13,900	\$26,400	\$40,300	\$1.01	--	--	--	1	1,395	\$250	--	--	--
16	30,983	33,350	47,000	80,350	2.59	--	--	--	-	--	--	--	--	--
17	100,178	31,750	74,600	106,350	1.06	--	--	--	-	--	--	2	10,728	\$19,300
18	99,897	29,650	68,350	98,000	.981	--	--	--	-	--	--	2	11,567	7,100
19	53,737	16,000	35,800	51,800	.963	--	--	--	-	--	--	2	16,053	15,300
20	55,132	22,650	43,500	66,150	1.199	--	--	--	-	--	--	--	--	--
21	38,413	6,550	27,650	34,200	.89	--	--	--	-	--	--	--	--	--
22	38,470	4,750	17,450	22,200	.577	--	--	--	-	--	--	--	--	--
23	63,988	9,200	33,300	42,500	.664	--	--	--	-	--	--	--	--	--
<hr/>														
	520,509	\$167,800	\$374,050	\$541,850	\$1.04	--	--	--	1	1,395	\$250	6	38,348	\$41,700

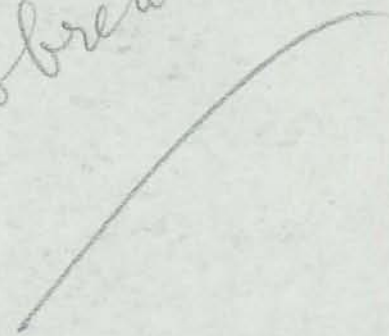
Total number of acres 11.9
" " " properties 99



EXCERPTS FROM REPORTS OF HOUSING AUTHORITIES
IN THE COMMONWEALTH OF MASSACHUSETTS

Heading

to break



BOSTON HOUSING AUTHORITY

John A. Breen, Chairman

John Carroll
Bradbury F. Cushing

Harold Field Kellogg
Rev. Thomas R. Reynolds

Francis X. Lane, Executive Director

no bread

TENANT SELECTION

No one, at least no one in the United States, has had an experience either long enough or broad enough to qualify him as an expert in tenant selection. There is no equivalent of the slide rule for calculating the relative merit of practically 12,000 eager applicants for the 3,291 apartments presently available; no equivalent tape line for measuring human needs.

While many yardsticks might be devised, the provisions of law and agreements between this Authority and the USHA have resulted in the following major requirements for eligibility:

1. The family income may not exceed five times the rent or six times the rent for a family with three or more minor dependents.

2. The family must be living under substandard conditions that are detrimental to health, safety and morals, for the period of six months immediately prior to the filing of the application.

3. The family must have been resided in the City of Boston for at least one year immediately prior to the filing of the application.

4. The head of the family must be a citizen of the United States of America.

Providing the family is otherwise eligible, preference is given to former site tenants whose homes were demolished to make way for the new projects.

Even with these requirements it is estimated that technically eligible families in Boston would total 30,000 compared with the approximately 5,300 dwelling units eventually to be provided by the new projects. Of course, all these families will not apply, but it is fair to assume that 20,000 or 25,000 of them will do so. What measures must be taken to reach the most deserving families?

To avoid favoritism and to cut down to an irreducible minimum the possibility of error, this Authority has done two things: first, mathematical formulae for income and housing conditions have been substituted for the fallibility of human nature and the frailties of human equations; second, the tenant selection procedure employed at Old Harbor Village, the project in South Boston constructed under the program of the PWA Housing Division and now leased by the Authority, has been revised and implemented with even greater safeguards than it originally contained. Each application, when it comes to the Authority for final decision, includes the results of a thorough investigation of the applicant and the comments and recommendations of several members of the staff. Staff members are selected with care and trained with thoroughness.

Fortunately there is no disposition to have tenant selection procedure remain static or to become hide bound. It is kept fluent through the constant infiltration of new ideas and methods from all sections of the country. It has benefited greatly through observation and study of these ideas and methods. It has benefited from its own experience in tenant selection at Old Harbor Village and in the exhaustive site-tenant and vacancy surveys it has made. Housing conditions in Boston's worst residential districts, which three years ago were a matter of hearsay and conjecture, are now a matter of knowledge to the Authority. This knowledge has served to make all the firmer the determination of the Authority to hold the scale so evenly that the only test shall be the housing conditions and the incomes of the families.

In conformity with both the letter and spirit of the Housing Acts, this Authority is firmly resolved to make low-rent housing in Boston available to families of the lowest possible income consistent with the necessity of providing sufficient revenue to meet the necessary operating, maintenance and replacement costs of the projects, the annual service charge in lieu of taxes due to the City of Boston under the co-operation agreement, and to pay the interest and principal on USHA and other loans.

To accomplish this, the schedule of rent and income allowances adopted by the Authority, was designed to provide a wide enough rent range on dwelling units of each size to permit the housing of families of from two to nine persons at rentals within the reach of the very lowest income groups. The income maxima set forth in this schedule are, on the average, approximately twenty per cent below the statutory maxima permitted under the United States Housing Act and the Massachusetts Housing Authority Law.

The work of distributing, receiving and examining applications and interviewing prospective tenants began on August 7, 1940 in connection with the first projects of this Authority, as distinguished from Old Harbor Village which began in March, 1938. In order to be certain that all low-income families living under substandard housing conditions would have the same opportunity to apply for apartments in the new projects, the cooperation of the Police and Fire Commissioners and the Board of Trustees of the Boston Public Library was secured in distributing application blanks through the police and fire stations and branch libraries, and information as to the method of making application for an apartment was distributed to all the newspapers in the city as well as to numerous social agencies. The response to this is indicated by the fact that in the four and a half months between the date on which it was announced that applications would be received and December 31, 1940, 12,088 applications had been received.

Preliminary classification begins as soon as the application is received at the Authority's Application Office. Each application is examined to determine whether the family's income is within the range that makes it eligible for public housing, and if it appears that the family is eligible at this point, a member of the Authority staff then calls at the applicant's home.

Facts previously listed in the application are verified and other facts as to the family and its living conditions are ascertained. Applicants ineligible because of excess income, because they live under other than substandard housing conditions, because the composition of the family does not permit housing in the apartments available, or because they otherwise fail to meet requirements, are then eliminated.

SCHEDULE OF RENTS AND INCOME ALLOWANCES

~~APPLICABLE TO THE PROJECTS DESCRIBED IN THIS FOLDER~~

APARTMENT REQUIRED	MONTHLY RENT Including Utilities	Largest Annual Incomes Allowed				
		NUMBER PERSONS IN FAMILY	Less than 3 Minor Dependents in Family		3 or More Minor Dependents in Family	
			Annual	Weekly	Annual	Weekly
For 2 to 3 Persons in Family						
3 ROOMS Living Room 1 Bedroom Kitchen Bath	\$14.00	2 Persons	\$672.00	\$12.92		
		3 "	700.00	13.46		
	\$17.00	2 "	816.00	15.69		
		3 "	850.00	16.34		
	\$21.00	2 "	1,008.00	19.38		
		3 "	1,050.00	20.19		
For 3 to 5 Persons in Family						
4 ROOMS Living Room 2 Bedrooms Kitchen Bath	\$15.00	3 Persons	750.00	14.42		
		4 "	780.00	15.00	936.00	18.00
		5 "	810.00	15.57	972.00	18.69
	\$18.00	3 "	900.00	17.30		
		4 "	936.00	18.00	1,123.00	21.59
		5 "	972.00	18.69	1,166.00	22.42
	\$23.00	3 "	1,150.00	22.11		
		4 "	1,196.00	23.00	1,316.00	25.30
		5 "	1,242.00	23.88	1,366.00	26.26
For 4 to 7 Persons in Family						
5 ROOMS Living Room 3 Bedrooms Kitchen Bath	\$16.00	4 Persons	832.00	16.00	922.00	17.83
		5 "	864.00	16.61	1,037.00	19.94
		6 or more			1,075.00	20.67
	\$19.00	4 Persons	988.00	19.00	1,094.00	21.03
		5 "	1,016.00	19.53	1,219.00	23.44
		6 or more			1,277.00	24.55
	\$24.00	4 Persons	1,248.00	24.00	1,372.00	26.38
		5 "	1,296.00	24.92	1,426.00	27.42
		6 or more			1,478.00	28.42
For 5 to 9 Persons in Family						
6 ROOMS Living Room 4 Bedrooms Kitchen Bath	\$17.00	5 Persons	918.00	17.65	1,102.00	21.19
		6 or more			1,142.00	21.96
	\$20.00	5 Persons	1,080.00	20.76	1,296.00	24.92
		6 or more			1,344.00	25.84
	\$25.00	5 Persons	1,350.00	25.96	1,438.00	27.65
		6 or more			1,490.00	28.65

Note: A minor dependent is a member of the family under 18 years of age residing with the family and dependent on the total family income for support.

NO MINIMUM INCOME ALLOWANCE IS ESTABLISHED

The conditions under which prospective tenants are living are itemized and each constituent part given a weight in proportion to its importance. The applicant is credited with a weight corresponding to each such condition revealed in his particular case. The numerical total of these weights, or the housing score, indicates the degree of need of each applicant for housing. Families with the highest housing score and the lowest income are obviously in the greatest need and are given preference. It is the intention of the Authority to reach these cases.

The Authority is convinced that the only possible way to tenant these dwellings with the neediest cases in Boston is to proceed carefully and process the greatest possible number of applications. As of December 31, 1940 there were on hand a sufficient number of complete, verified eligible applications to fill all the dwelling units available. Even though these cases are eligible under the United States Housing Act and the Massachusetts Housing Law, still, in the opinion of this Authority, even more worthy cases can be served.

FINANCING

Except for funds appropriated by the City of Boston, used primarily for the purpose of making surveys of housing conditions in the City, monies used to develop projects of the Authority have been borrowed on a temporary basis from the United States Housing Authority or from private sources.

Loans from the USHA have been made pursuant to contracts between the Authority and the USHA at interest rates, as provided in the United States Housing Act of 1937, of one-half percent above the going Federal rate of interest at the time of approval by the President of the respective loan contracts. Until November 29, 1940, the interest rate for the first four projects of the Authority was 3% and for the remaining projects of the Authority 3½%. On November 29, 1940, in order to take advantage of the low Federal going rate of interest of 2%, the Authority entered into a consolidated Loan and Annual Contributions Contract for all of its existing projects (Mass. 2-1, Mass. 2-2, Mass. 2-3, Mass. 2-4, Mass. 2-5, Mass. 2-6, Mass. 2-7 and Mass. 2-8) providing for loans at an interest rate of 2½%.

Loans from private sources have been on the basis of short term notes of the Authority, with the purchasers relying principally upon a requisition agreement between the Authority and the USHA whereby the USHA agreed to have available at the Federal Reserve Bank of Boston on a fixed number of days before the maturity date of the notes an amount sufficient to pay the interest and principal of the notes. The Federal Reserve Bank of Boston in each case has been given an unconditional order to pay the amount to be received from the USHA directly to the paying agent for the purchasers. The result of this method of temporary financing from private sources with the security of the requisition agreement between the Authority and the USHA has been an unusually favorable interest rate to the Authority.

On January 24, 1940, the Authority sold its six months temporary notes in the principal amount of \$10,175,000 at an interest rate of 0.45%, with a premium of \$242.06, or a net interest rate of 0.445%, to a syndicate of bankers headed by the Chemical Bank and Trust Company of New York City. The proceeds of this loan were used to repay advance loans by the USHA, and the balance was used for development costs of projects until the maturity dates of the notes.

On July 25, 1940, the Authority sold \$14,000,000 of its six months temporary loan notes to a syndicate headed by the Chemical Bank and Trust Company at an interest rate of 0.57%, and an additional \$2,000,000 of six months notes to Salomon Bros. & Hutzler at an interest rate of 0.48%, with a premium of \$1.00. The proceeds of this temporary loan of \$16,000,000 were used to repay the USHA which had made available an amount sufficient to repay the private temporary loan of \$10,175,000 and interest, and which had made additional advances to the Authority, and the balance was used for development costs of projects.

It is anticipated that the Authority will issue its permanent bonds in connection with the development of its first eight projects at some time during the fall of 1941. The USHA will purchase, pursuant to the Contract for Loan and Annual Contributions, Series B Bonds in an amount not exceeding 90% of the development cost of the first eight projects of the Authority at an interest rate of $2\frac{1}{2}\%$. The remainder of the development cost will be refinanced through Series A Bonds to be sold to private purchasers following a public offering.

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BOSTON HOUSING AUTHORITY

OLD HARBOR VILLAGE PROJECT

INCOME AND EXPENSE STATEMENT
for the year 1940

1940

INCOME

Dwelling Rent Income	\$313,140.60
Dwelling Vacancy Loss	9,642.61
Net Dwelling Rent Income	\$303,497.99
Other Income	1,718.62
TOTAL INCOME	\$305,216.61

EXPENSE

Project Office Salaries	\$ 20,201.38
Central Office Salaries	2,939.76
Legal, Fiscal and Other Fees	153.15
Other	2,386.39
TOTAL MANAGEMENT	\$ 25,680.68

Janitorial Expense	\$ 12,149.37
Exterminating	1,602.00
Watchman Expense	802.61
TOTAL OPERATING SERVICES	\$ 14,553.98

Water	\$ 10,334.17
Electricity	28,746.66
Heating	47,547.23
TOTAL DWELLING UTILITIES	\$ 86,628.06

Grounds	\$ 5,226.83
Structure	5,765.34
Painting and Decorating	8,559.00
Plumbing and Gas System	2,159.89
Electrical System	2,942.71
Heating System	7,590.07
Ranges	866.22
Refrigerators	370.62
Other Equipment	459.21
TOTAL REPAIRS, MAINT. REPLACEMENTS	\$33,939.89

Community Activity - Salaries	\$ 1,955.93
Community Activity - Other	38.60

TOTAL COMMUNITY ACTIVITIES	\$ 1,994.53
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(continued)

collection Losses	\$ 163.45
Vacation and sick leave	3,806.89
Insurance	5,174.17
Payments in Lieu of Taxes	15,000.00
Fixed Rent to U.S.H.A.	43,428.00
Reserved for R. M. & R.	39,111.07
Reserved for V. & C. Losses	<u>5,850.94</u>

TOTAL EXPENSE	\$275,331.66
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NET INCOME	\$ 29,884.95
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BOSTON HOUSING AUTHORITY
Old Harbor Village Project

1940

Balance Sheet
as of December 31, 1940

ASSETS

Current Assets:

Cash - Operating Fund	\$55,972.97
Cash - Petty Cash	75.00
Accounts Receivable - Tenants	959.93
Accounts Receivable - Sundry	27.26
TOTAL CURRENT ASSETS	<u>\$57,035.16</u>

DEFERRED CHARGES:

Prepaid Insurance	\$ 103.75
Fuel Inventory	1,164.95
Paint Inventory	445.85
TOTAL DEFERRED CHARGES	<u>\$ 1,714.55</u>

TOTAL ASSETS \$58,749.71

LIABILITIES

CURRENT LIABILITIES:

Accounts Payable - Oper. Acct. Cred.	\$ 5,214.27
Accounts Payable - U.S.H.A.	28,823.59
Accounts Payable - Sundry	611.21
Accrued Water	2,272.46
Accrued Salaries and Wages	955.65
Accrued Taxes	6,250.00
Accrued Telephone	36.48
Prepaid Rent - Tenants	14,586.05
TOTAL CURRENT LIABILITIES	<u>\$58,749.71</u>

TOTAL LIABILITIES \$58,749.71

BOSTON HOUSING AUTHORITY

Project Nos. MASS. 2-1 to 2-8R Inclusive

Balance Sheet

as of December 31, 1940

CURRENT ASSETS:

Cash in Bank and On Hand	\$ 1,206,293.78
Accounts Receivable - Bond Subscribers	27,764,100.00
Accounts Receivable - Other	<u>1,071.88</u>

TOTAL \$28,971,465.66

FIXED ASSETS:

Development Costs	\$16,385,829.14
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TOTAL \$16,385,829.14

UNCOMPLETED CONTRACTS:

\$ 1,199,838.90

TOTAL \$ 1,199,838.90

DEFERRED CHARGES:

Fuel, Paint Supplies & Sundry	\$ 3,155.90
Indeterminate Expenditures	<u>14,859.75</u>

TOTAL \$ 18,015.65

TOTAL ASSETS \$46,575,149.35

(continued)

LIABILITIES

CURRENT LIABILITIES:

Notes Payable - USHA	\$ 680,900.00
Notes Payable - Other	16,000,000.00
Accounts Payable-Development Fund	
Creditors	4,888.00
Accounts Payable - Contract Retentions	859,449.28
Accounts Payable - Other	23,824.98
Accounts Payable - Interest Accrued	40,253.11
Accounts Payable - Accrued Sundry	<u>134.69</u>

TOTAL \$17,609,450.06

FIXED LIABILITIES:

Contract Awards	\$ 1,199,838.90
Series "A" Bonds Authorized	3,478,000.00
Series "A" Bonds Unissued	(3,478,000.00)
Series "B" Bonds Authorized	31,294,000.00
Series "B" Bonds Unissued	(31,294,000.00)
Bond Subscriptions	<u>27,764,100.00</u>

TOTAL \$28,963,938.90

PREPAID RENTS TENANTS: \$ 1,598.98

TOTAL 1,598.98

RESERVES - REPAIRS, MAINT. & REPLACEMENTS: \$ 161.41

TOTAL 161.41

TOTAL LIABILITIES \$46,575,149.35

CAMBRIDGE HOUSING AUTHORITY

Henry Wise, Chairman

John H. Corcoran
Leo V. Corrigan

Edward J. Donahue
Michael J. Sullivan

Daniel F. Burns, Executive Director

Washington Elms, the new project, will cover the area bounded by Washington, Harvard, Windsor, and Portland Streets and will house 324 families in eighteen buildings of eighteen suites each. Although abutting on New Towne Court, the new project will differ in many important details. The most noticeable difference will be in the outward appearance of the buildings in which a combination of red and white brick will be used to make the exterior of the buildings more pleasing and less institutional in aspect.

There will be more play areas in the new project than in New Towne Court, and a spray pool for cooling off youngsters on hot summer days. Ninety trees will be set out on the site with shrubs and creeping vines to cover the brick walls. Suites will range from 2, 3, to 6½ rooms, with the rooms larger and the ceilings higher than in most public housing projects. An administration building with a good-sized auditorium will be built. The development cost will be approximately \$2,017,000 and the City will receive annually in lieu of taxes 4-3/4% of collected shelter rents.

Operating figures at New Towne Court for the calendar year 1940 show a total dwelling rent income of \$94,894.80. Vacancy losses for the year were \$313.38 or roughly .003 per cent of the dwelling rent. Collection losses during 1940 were \$94.44 or less than .001 per cent of the dwelling rent.

For the three year period ending December 31, 1940, the total dwelling rent was \$260,960.70. For the same three year period vacancy losses totalled only \$433.75 and collection losses totalled \$109.41 (with no losses at all for 1939).

Tenant maintenance of hallways was successfully put into operation during 1940. A tenant council was organized and a tenant newspaper began publication. Re-landscaping of the grounds to provide more play areas and improve the aesthetic appearance of the project was also undertaken.

In a study made during 1940 of the tenant population at New Towne Court, it was found that there were twenty-two nationalities represented, eleven religions, and 105 occupations. Of the 1,178 individuals housed in the project on June 1, 1940, 543 were adults, and 635 were children. On the same date there were about 65 Mothers' Aid and Welfare cases housed at the Court. There was one Soldiers' Aid case, and nine tenants retired on small pensions.

The Authority is now engaged in enlisting the aid of various agencies of the United States Government interested in housing such as the:

United States Housing Authority
Federal Housing Administration
Farm Security Administration
Office of the Defense Housing Coordinator

for the formation in Cambridge of a Library of building plans, specifications, and construction field notes, which if set up, it is believed will be the first of its kind in the United States. The plan is to provide for those interested in the interrelated problems of housing, city and regional planning, case material on design in construction as planned and in process. It is intended to decentralize the vast comparatively unused accumulation of architectural and planning material now stored in the archives of Washington and to make such available for scholars at regional and functioning repositories organically harnessed to institutions of learning is the purpose of this plan. The analysis and correlation of this material will be done with the joint advice of both the Harvard and Technology Schools of Architecture. The Authority feels that what Langdell and Donham have done for Law and Business may be feasible for Architecture and Regional Planning.

INCOME AND EXPENSE STATEMENT

Newtowne Court Project for the year 1940

INCOME

Dwelling Rent	\$94,894.80
Vacancy Loss	313.38
Net Dwelling Rent	94,581.42
Non Dwelling Rent	57.00
Other Income	400.01
TOTAL INCOME	\$95,038.43

EXPENSES

Project Office Salaries	\$ 7,541.34
Fees	36.20
Other Management	955.93
TOTAL MANAGEMENT	\$ 8,533.47

Janitorial	\$ 3,902.11
Exterminating	300.00
Watchman	237.68
TOTAL OPERATING	\$ 4,439.79

Water	\$ 2,167.81
Electricity	3,320.25
Gas	6,321.80
Heating	13,451.62
TOTAL UTILITIES	\$25,261.48

Grounds	\$ 2,134.93
Structure	1,637.19
Painting	9,922.50
Plumbing & Gas	1,358.76
Electrical	288.20
Heating	2,025.83
Ranges	25.20
Refrigerators	2.00
Other Equipment	396.46
TOTAL R M & R	\$17,764.07

Community Activities	\$ 1,362.91
Collection Losses	96.44
Insurance	1,810.62
Payments, Lieu of Taxes	5,000.00
Other Expenses	254.12
Fixed Rent	10,023.00
Reserved for R M & R	3,194.89
Reserved for Vac. & Coll. Losses	4,334.98

TOTAL EXPENSES \$82,075.77

NET INCOME \$12,962.66

CAMBRIDGE HOUSING AUTHORITY

Newtowne Court Project

Balance Sheet

as of December 31, 1940

ASSETS

Current Assets

Cash

Cash in Bank - Operating Fund	\$30,703.40	
*Cash in Bank - Security Deposit Fund	904.90	
Cash on Hand - Petty Cash Fund	40.00	
Cash on Hand - Undeposited	<u>2,900.06</u>	34,548.36

Accounts Receivable

Tenants Receivable	150.34	
Receivable from USHA	<u>208.84</u>	<u>359.18</u>

Total Current Assets 34,907.54

Deferred Charges and Prepayments

Prepaid Accounts

Insurance	102.52	
Miscellaneous	149.52	252.04

Stores

Fuel	1,701.22	
Paint Supplies	<u>258.08</u>	1,959.30

Organization Expense

789.91

Total Deferred Charges and Prepayments 3,001.25

Payment on Additional Rent

59,608.38

TOTAL \$97,517.17

* This fund not carried in separate bank account.

(continued)

CAMBRIDGE HOUSING AUTHORITY

Newtowne Court Project

LIABILITIES

Current Liabilities

Accounts Payable

Operating Account Creditors

\$3,039.64 \$ 3,039.64

Notes Payable

Deposits and Prepayments

Tenants Prepaid Rents (Dwell)

5,444.55

Tenants Security Deposits

904.90

6,349.45

Accrued Accounts

Water

357.58

Insurance

1,938.00

Payments in Lieu of Taxes

5,000.00

7,295.58

Total Current Liabilities \$16,684.67

Reserves and Additional Rent

Reserves

Repairs, Maint. & Replac.

27,114.76

Vacancy and Collection Losses

12,504.94

39,619.70

Additional Rent or Surplus

41,212.80

Total Reserves and Additional Rent \$80,832.50

TOTAL \$97,517.17

CAMBRIDGE HOUSING AUTHORITY

Balance Sheet

As of December 31, 1940

ASSETS

CURRENT ASSETS:

CASH

Cash in Bank:

Development Fund
Special Deposits
Petty Cash Fund

Statutory
Project
Total

TOTAL

\$452,055.84
1,600.00
100.00

ACCOUNTS RECEIVABLE:

Bond Subscribers
Accounts Receivable-Sundry

1,309,000.00
57.50

TOTAL CURRENT ASSETS \$1,762,813.34

DEVELOPMENT COSTS:

(During Construction)

54,356.94

UNCOMPLETED CONTRACTS:

40,613.80

TOTAL ASSETS

\$1,857,784.08

LIABILITIES

CURRENT LIABILITIES

ACCOUNTS PAYABLE:

Accounts Payable Sundry

Statutory
Project
Total

TOTAL

\$ 1,600.00

NOTES PAYABLE:

Interim Notes Authorized-USHA \$1,815,000
Interim Notes Unissued-USHA 1,309,000

506,000.00

ACCRUED ACCOUNTS:

Interest on Notes Payable-USHA

570.28

TOTAL CURRENT LIABILITIES \$508,170.28

FIXED LIABILITIES

BOND SUBSCRIPTIONS

\$1,309,000.00

SERIES "A" BONDS

Authorized
Less: Unissued
Outstanding

\$222,000
(222,000)

-0-

SERIES "B" BONDS

Authorized
Less: Unissued
Outstanding

\$1,996,000
(1,996,000)

-0-

TOTAL FIXED LIABILITIES 1,309,000.00

CONTRACT AWARDS:

40,613.80

TOTAL LIABILITIES \$1,857,784.08

FALL RIVER HOUSING AUTHORITY

Orient LaPlante, CHAIRMAN

Joseph Ainsworth
John B. Cummings

David Lash
Lincoln P. Holmes

Adrien D. Picard, Executive Director

Concurrent with the issuance of the Proceed Order, and the launching of activities for the construction of Sunset Hill, Project MASS. 6-1, steps were taken to arrange for payment to property owners of the site of our Harbor Terrace project, MASS. 6-2, which was acquired by the Authority by mass condemnation on December 30, 1939. The excellent work done by the Closing Attorneys in clearing these titles and making satisfactory settlements with them was completed on May 15, with the exception of one parcel.

The task of relocating 91 families on this site started on March 1 and due to the extreme shortage of dwelling units available in the city and surrounding communities, considerable difficulties developed and the last site occupant was relocated on June 3, all of which resulted in high costs for this work.

Meanwhile the architects for Harbor Terrace, Project MASS. 6-2 were completing plans and specifications for final review by the United States Housing Authority prior to advertising for bids which took place on May 5.

In direct contrast to the situation at our Sunset Hill Project, the favorable weather conditions at that season of the year made it possible for the Contractor to have all the buildings enclosed before the severe winter weather set in with the result that construction of Harbor Terrace project, at the end of the year, was ahead of schedule.

In the meantime, the staff with the information furnished by the State Department of Labor and Industries, the Department of Public Welfare, the Soldiers' and Sailors' Relief, the Family Welfare Association, and other agencies, was compiling data to determine the rent market for the purpose of setting up Rent and Income limits for our Sunset Hill project on which Tenant Selection activities were about to begin. With the compilation of this somewhat inadequate data we were able to establish the high and the low rents applicable to the greatest number of persons living in substandard housing in Fall River.

In this connection, the Fall River Housing Authority, upon the recommendation of the United States Housing Authority, adopted the policy of graded rents to allow for tenancy in the

projects of persons with a wider range of income all within the Low-Income group. With the Rent and Income Limits established, the Management Resolution for the first operating period for Project MASS. 6-1 was compiled and adopted by the Fall River Housing Authority on August 28 and subsequently approved by the United States Housing Authority.

The Housing program in Fall River is going steadily forward and while the Authority has no definite plans for additional projects at present, the data gathered up to this time from the Survey of Low Rent Housing Needs, operating under the auspices of the Works Projects Administration, and sponsored by the Fall River Housing Authority, indicates that the housing situation in Fall River is growing more and more acute and shows without fear of successful contradiction that more low rent housing must be provided. With public interest aroused, based on figures which will be available in the closing months of 1941, it is felt that better housing is a continuing need which will not have been satisfied even when Sunset Hill and Harbor Terrace are fully occupied.

FALL RIVER HOUSING AUTHORITY

CONSOLIDATED BALANCE SHEET
As of December 31, 1940

ASSETS

	<u>MASS 6-1</u>	<u>MASS 6-2</u>	<u>SUB-TOTAL</u>	<u>TOTAL</u>
Cash in Bank-Development Fund	223,527.16	203,053.29	426,580.45	
Cash in Bank-Local Fund	3,158.75		3,158.75	
Cash on Hand-Petty Cash	<u>50.00</u>	<u> </u>	<u>50.00</u>	
	226,735.91	203,053.29	429,789.20	
Bond Subscribers			2,341,000.00	
Sundry	33,916.94	41,810.40	<u>75,727.34</u>	2,846,516.54
Development Costs	1,346,850.43	453,386.81	1,800,237.24	
Uncompleted Contracts	212,408.12	525,037.77	<u>737,445.89</u>	2,537,683.13
Ineligible Expense	57.00		57.00	
Organization Expense	284.25		<u>284.25</u>	341.25
				<u>\$5,384,540.92</u>

LIABILITIES

Contract Retentions	63,621.09	21,039.94	84,661.03	
Sundry	3,500.00		3,500.00	
Sundry	12,500.00		12,500.00	
Notes Payable (other)	1,524,458.00	675,542.00	2,200,000.00	
Accrued Interest on N.P.	<u>3,765.44</u>	<u>1,668.56</u>	<u>5,434.00</u>	2,306,095.03
Bond Subscription			2,341,000.00	
Contract Awards	212,408.12	525,037.77	<u>737,445.89</u>	3,078,445.89
				<u>\$5,384,540.92</u>

HOLYOKE HOUSING AUTHORITY

John F. Dowling, Chairman

Thomas K. O'Connor
Frank R. Elting

Leon M. Yoerg
J. Wilbur Murray

William P. Yoerg, Director

The original ear-marking for housing in Holyoke was \$1,800,000, of which the Lyman Terrace loan contract with the USHA represents \$828,000. On February 24, 1940, Mayor Henry J. Toepfert and the Board of Aldermen met informally with members of the Holyoke Housing Authority staff to consider the question of proceeding with a second project involving the remaining earmarking of \$972,000. Executive Director William P. Yoerg told the City Officials at that meeting that the Holyoke Housing Authority would be willing to co-operate on a public referendum in the Fall election to determine whether the second project would be constructed. The matter then remained in abeyance until the time arrived to circulate the necessary petitions with signatures of ten percent of the voters. The Mayor's office and the Housing Authority personnel co-operated in obtaining the required signatures, and a substantial number in excess, within 48 hours. The referendum was held and the vote was favorable by 12,824 to 7,771.

Bids for the construction of 167 dwelling units were opened on January 23, 1940. Eight bids were received and that of the Casper Ranger Construction Co., of Holyoke, for \$586,110 was low.

On Saturday and Sunday, November 2 and 3, a public inspection of the first units completed was held and it is estimated that upwards of 12,000 persons visited the project and expressed their almost unanimous approval of the new homes.

Two-thirds of the project capacity, or 111 families, were housed before the Winter set in many of them enjoying for the first time in their lives the comforts of a bright, cheerful, warm home and during Christmas week, the trees, wreath and air of happy well being which radiated from the lighted windoes of Lyman Terrace markedly contrasted the value of a constructive civilized progress in a world in which destruction was a daily horror of the front pages.

As the year ended, the remaining third of the project was ready for occupancy.

About forty occupations are listed for the first 111 family heads. The vast majority are privately employed and well distributed through local industry. In this group also are four families who receive Soldier's Relief, two who receive Aid to Dependent Children, four mothers who are on the W.P.A. sewing project and who occasionally receive ADC and eleven male heads of families on the W.P.A.

It is interesting to note that three of the eleven WPA workers have obtained private employment since occupancy, leaving eight male WPA workers on the tenant rolls.

Paper and textile mills naturally provide the greatest number of applicants and also of families accepted. The list also includes stores, hotels and many small businesses.

Our highest income limit for admission is \$1,450. This limit is only for the six room units where there are a number of dependent children. The largest income group among the 111 families housed is from \$700 to \$800 per year, at the time of admission. Generally better conditions in private industry will naturally increase this amount by the end of the first budget period. The income groups admitted, by hundreds of dollars, are as follows:

Under \$600	3 families
Over \$600	20 "
" \$700	24 "
" 800	10 "
" 900	11 "
" 1,000	16 "
" 1,100	9 "
" 1,200	10 "
" 1,300	8 "

111 Families

The average family income is \$910.15 per year, or \$17.53 per week.

We ceased taking applications for Lyman Terrace on January 1, 1941. Up to that time we received a total of 842 applications, divided as follows:

Apparently eligible for admission	393
Deferred classification	203
Ineligible for admission	176
Applications withdrawn	65
Unclassified	5

Total 842

The reasons for withdrawal were chiefly unwillingness to take the size of apartment allotted, due to too much furniture, or family composition requiring one-person occupancy of bed rooms.

Ineligibility was based on lack of substandard factors and excess income.

HOLYOKE HOUSING AUTHORITY

Balance Sheet

As of December 31, 1940

ASSETS

Cash in Bank	\$	24,244.82	
Administration Fund		2,393.75	
Bond Subscribers		828,000.00	
Accounts Receivable - Tenants		21.45	
Accounts Receivable - Materials Stored		1,005.30	
Development Costs		833,435.98	
Uncompleted Contracts		<u>27,216.04</u>	<u>\$1,716,317.34</u>

LIABILITIES

Contract Awards		27,216.04	
Interim Notes Authorized (USHA)	\$828,000.00		
Interim Notes Unissued	828,000.00		
Interim Notes Authorized (other)	820,000.00		
Interim Notes Unissued	- - - -		
Interim Notes Issued		820,000.00	
Interest Payable		942.09	
Prepaid Rents - Tenants		49.15	
Contract Retentions		39,428.96	
Unearned Rents		201.21	
Bond Subscriptions		828,000.00	
Series "A" Bonds Authorized	\$103,000.00		
Series "A" Bonds Unissued	103,000.00		
Series "B" Bonds Authorized	910,000.00		
Series "B" Bonds Unissued	910,000.00		
Reserve - Repairs - Maintenance - Replacements		<u>479.89</u>	<u>\$1,716,317.34</u>

LAWRENCE HOUSING AUTHORITY

John J. Darcy, CHAIRMAN

Weston F. Eastman
Thomas M. Howard

George J. McCarthy
Timothy H. O'Neill

James Houston, Executive Director

At the beginning of 1940 the Application of the Lawrence Housing Authority for financial assistance from the United States Housing Authority was still under consideration by the Authorities at Washington and we were well pleased to receive on February 6, 1940 a telegram from USHA Administrator, Nathan Straus, that the President had approved our Application and on February 15, 1940 the Loan and Annual Contributions Contracts with the United States Housing Authority were executed.

The various banks in Lawrence being large owners in the area selected for the project, through foreclosure of mortgages held by them, were invited to conference with this Authority, finally resulting in satisfactory agreement as to price for the purchase of other properties.

Negotiations with individual owners were likewise generally successful, though there are three ownerships involving several parcels which we are obliged to take by eminent domain. This Authority now has title either through purchase or eminent domain proceedings to the entire area. The final amount of damages for taking in eminent domain has not yet been determined.

The first parcel of real estate was acquired on August 20, 1940.

During August the plans and specifications for construction were in readiness and a call for bids was issued, the same to be publicly opened on September 17, 1940.

At the appointed time we had received five bids from general contractors and after due consideration and submission of recommendation and approval from the United States Housing Authority, the award was made to Thomas O'Connor & Company, Inc., of Cambridge, Massachusetts as lowest bidder on their proposal in the sum of \$1,055,840.00. On October 22, 1940 contract with them was duly executed and actual work was commenced on November 5, 1940 on demolition of buildings on the site.

Since that time the work under the general contract of demolition, excavation and pile driving has proceeded in orderly fashion.

On account of the prevailing low rates for money, we were enabled to borrow in the open market \$1,100,000.00 at the low rate of 39/100 of 1% for a period of six months, one of the lowest rates obtained by an Authority.

The successful bidders for the loan was the group headed by the Chemical Bank & Trust Company of New York.

LAWRENCE HOUSING AUTHORITY

Balance Sheet

As of December 31, 1940

ASSETS

Cash - Development Fund	707,221.62	
Local Funds	<u>4,000.00</u>	711,221.62
Accounts Receivable		
Bond Subscribers	1,431,000.00	
Sundry	<u>79,200.00</u>	1,510,200.00
Development Costs		315,971.53
Uncompleted Contracts		<u>1,060,543.15</u>
		<u>3,597,936.30</u>

LIABILITIES

Accounts Payable		
Contract Retentions	1,845.00	
Sundry	<u>4,000.00</u>	5,845.00
Interim Notes Issued		1,100,000.00
Accrued Accounts Interest		548.15
Bond Subscriptions		1,431,000.00
Contract Awards		<u>1,060,543.15</u>
		<u>\$3,597,936.30</u>

LOWELL HOUSING AUTHORITY

Homer W. Bourgeois, CHAIRMAN

David F. Caddell
John H. Dwyer

John A. McGuire, Jr.
Francis H. McGurn

John J. McPadden, Executive Director

The actual construction of North Common Village USHA-Aided Housing Project Mass. 1-1, was initiated by the Lowell Housing Authority with the issuance of an order which authorized the M. S. Kelliher Co., General Contractors of Boston, Mass., to proceed on January 15, 1940, with the construction of the 536 dwelling units which will, upon completion, comprise the Project.

The M. S. Kelliher Co. started excavation work on the Project Site in March 1940 and the first pouring of concrete for the foundation of buildings was made on April 1, 1940. The construction work on the Project continued normally from then on and throughout the remainder of the year. There were no extended interruptions other than those ordinarily caused by inclement weather and on December 31, 1940 approximately 74% of the Development had been completed.

During the summer months the Lowell Housing Authority held several meetings and conferences with local utility companies for the determination of the type and rates of the utility services to be used on North Common Village. After a thorough study of the matter and with the approval of the United States Housing Authority, it was voted in December 1940 to enter into contracts which would provide electricity for power, lighting and refrigeration and gas for cooking and project requirements.

In November the Lowell Housing Authority executed a Loan and Annual Contributions Contract with the United States Housing Authority, which rescinded the contract executed by the aforementioned parties on March 10, 1939. The aforementioned contract which was subsequently approved by the Massachusetts State Board of Housing, was negotiated at an interest rate of $2\frac{1}{2}\%$ for loans and a maximum subsidy of 3% of the development cost of the Project. The rates established by this new Loan and Annual Contributions Contract were $\frac{3}{4}$ of 1% respectively lower than those established by the prior contract.

-56-

During 1940 the financial obligations occasioned by the development of the Project were discharged from funds obtained by the public sale of Temporary Notes of the Lowell Housing Authority and which totalled \$2,500,000.

A review of the construction proceedings during the year 1940 indicates that actual occupancy of the dwelling units in North Common Village will begin in the mid-summer of 1941 and plans are now being formulated to that end.

LOWELL HOUSING AUTHORITY

Balance Sheet

As of December 31, 1940

ASSETS

Cash Development Fund	\$ 444,145.74	
Petty Cash Fund	25.00	
Bond Subscribers	2,619,000.00	
Accounts Receivable - Sundry	12,324.00	
Development Costs	2,184,791.54	
Uncompleted Contracts	<u>579,964.12</u>	<u>\$5,840,250.40</u>

LIABILITIES

Contract Retentions	\$ 135,111.28	
Interim Notes Authorized-USHA	2,619,000.00	
Interim Notes Unissued-USHA	(2,619,000.00)	
Interim Notes Authorized-OTHER	2,500,000.00	
Interim Notes Unissued-OTHER	-0-	
Interest-Other	6,175.00	
Bond Subscriptions	2,619,000.00	
Series "A" Bonds Authorized	322,000.00	
Series "A" Bonds Unissued	(322,000.00)	
Series "B" Bonds Authorized	2,880,000.00	
Series "B" Bonds Unissued	(2,880,000.00)	
Contract Awards	<u>579,964.12</u>	<u>\$5,840,250.40</u>

NEW BEDFORD HOUSING AUTHORITY

John B. Nunes, Chairman

Francis O. Quinn
George Sanderson

Thomas M. Quinn
Thomas E. Sheerin

P. J. Smyth, Director

Bids for the construction of Bay Village (Mass. 7-1) were publicly opened on April 11, 1940, and read in the offices of the New Bedford Housing Authority at 1 o'clock P.M.

On April 20, 1940, the New Bedford Housing Authority recommended to the United States Housing Authority the name of the D'Amore Construction Company, 89 State Street, Boston, Massachusetts, as the low bidder for the construction of Bay Village (Mass. 7-1), and that the award be made to the D'Amore Construction Company. This recommendation also included the names of the Sub-bidders selected by the New Bedford Housing Authority.

Preliminary plans and specifications for Presidential Heights (Mass. 7-2) submitted by Architects Tallman and Labrode were approved on May 16, 1940, and the Architects were directed to proceed with pencil drawings.

On September 12, 1940, bids for Presidential Heights (Mass. 7-2) were opened and read in public at 1 o'clock, P.M. (Eastern Standard Time) at the office of the New Bedford Housing Authority.

It was voted, at the meeting of October 2, 1940, to award the contract for the construction of Presidential Heights (Mass. 7-2) to Rathgeb-Walsh, Inc., Port Chester, New York, amount \$690,123.00, and the Chairman was authorized to sign the contract on behalf of the New Bedford Housing Authority.

The year 1940 was noteworthy because the housing program of this Authority proceeded from blueprints to buildings of brick and mortar, to be transferred during the coming year into homes for four hundred families in the low-income bracket who are now living under substandard conditions.

59-

NEW BEDFORD HOUSING AUTHORITY

Balance Sheet

As of December 31, 1940

ASSETS

Cash - Development Fund	\$ 704,888.50
Bond Subscribers	2,013,000.00
Accounts Receivable - Advances to Contractors	17,062.12
Development Costs	886,944.32
Uncompleted Contracts	<u>956,980.81</u>
Total Assets	<u>\$4,578,875.75</u>

LIABILITIES

Accounts Payable	\$ 366.94
Contract Retentions	47,894.25
Temporary Loan Notes	1,560,000.00
Accrued Interest	633.75
Bond Subscription	2,013,000.00
Contract Awards	<u>956,980.81</u>
Total Liabilities	<u>\$4,578,875.75</u>

CHICOPEE FALLS HOUSING CORPORATION

* PROFIT AND LOSS STATEMENT

JANUARY 1, 1940 - DECEMBER 31, 1940

RENTAL INCOME\$29,987.73

EXPENSES:

Depreciation	\$5,007.94
Electricity	209.01
Insurance - Fire	412.26
Insurance - Liability	275.07
Insurance - Workmen's Compensation	33.00
Janitor's Salary	1,350.30
Legal and Auditing	118.00
Manager's Salary	2,400.00
Miscellaneous Administrative Expense	22.60
Miscellaneous Labor and Repairs	5,603.98
Miscellaneous Maintenance Expenses	155.75
Office Supplies	110.72
Taxes - City of Chicopee	9,561.30
Taxes - State	52.17
Water	2,463.33

PAYMENTS TO R. F. C. :

Insurance	831.13
Interest	<u>8,108.96</u>

TOTAL EXPENSES 36,715.52

NET LOSS FOR YEAR ENDED DECEMBER 31, 1940\$ 6,727.79

* As compiled by Doubleday, Burnett & Snow, Springfield, Massachusetts

CHICOPEE FALLS HOUSING CORPORATION

* BALANCE SHEET

December 31, 1940

ASSETS

CASH ON HAND AND IN BANK\$ 3,391.82

REAL ESTATE:

Buildings\$250,976.32

Less - Reserve for Depreciation 17,449.81

Buildings - Net\$233,526.51

Land 27,000.00

TOTAL REAL ESTATE \$260,526.51

TOTAL ASSETS \$263,918.33

LIABILITIES AND CAPITAL

LIABILITIES:

Notes Payable - Chicopee Manufacturing\$ 6,200.00

Notes Payable - Reconstruction Finance Corporation..178,487.66

Reserve for Taxes 9,561.30

TOTAL LIABILITIES \$194,248.96

CAPITAL:

Capital Stock\$ 87,000.00

Deduct - Deficit, December 31, 1940 17,330.63

NET CAPITAL 69,669.37

TOTAL LIABILITIES AND CAPITAL \$263,918.33

* As compiled by Doubleday, Burnett & Snow, Springfield, Massachusetts

FINANCIAL STATEMENT OF LOWELL HOMESTEADS

Appropriation (made in 1917)	\$50,000.00
Total Cost of Project	\$43,255.54
Unexpended balance returned to Treasury.....	<u>6,744.46</u>
	\$50,000.00 \$50,000.00

=====

Income:

Sale of 12 houses with lots	\$33,425.00
Less Unpaid Balance Nov. 30, 1940...	<u>1,352.38</u>
	\$32,072.62
Sale Old House and Lot	3,005.00
Sale of 1 Lot*	432.30
Amount Foreclosed	<u>344.35</u>
Amount realized from sales	\$35,854.27
Rent	3.26
Interest	<u>14,844.19</u>
Total Paid State Treasurer	\$50,701.72

Cost of Project:

Purchase price 7 Acres of land with Room for 40 Houses, Including One House Standing on Lot	\$12,500.00
Cost of erecting 12 Houses	28,128.77
Improvements	<u>2,626.77</u>
	<u>\$43,255.54</u>
Amount of Surplus	\$ 7,446.18

* 5 acres of the original land purchase still
in possession of the Commonwealth

LOWELL HOMESTEADS

Lot No.	Selling Price	Total Payments to date	Principal	Interest	Unpaid Balance
1	\$ 432.30	\$ 432.30	\$ 432.30	-	-
2	3100.00	4564.79	3100.00	1464.79	-
3	2900.00	4251.16	2900.00	1351.16	-
4	2900.00	3354.18	2122.36	1231.82	777.64
5	2900.00	4112.26	2900.00	1212.26	-
6	2450.00	3550.80	2450.00	1100.80	-
7	2450.00	3478.90	2450.00	1028.90	-
8	2900.00	4165.21	2900.00	1265.21	-
9	2400.00	3482.61	2400.00	1082.61	-
10	2425.00	2927.29	1850.26	1077.03	574.74
11	3000.00	4367.80	3000.00	1367.80	-
12	2900.00	3808.67	2900.00	908.67	-
13	3100.00	4506.29	3100.00	1406.29	-
Old House and Lot	3005.00	3071.20	3005.00	66.20	-
Foreclosure	344.35	625.00	344.35	280.65	-

\$37,206.65	\$50,698.46	\$35,854.27	\$14,844.19	\$1,352.38
-------------	-------------	-------------	-------------	------------

Rent	3.26
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Total Paid State Treasurer	\$50,701.72
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* Lot only

FINANCES - STATE BOARD OF HOUSING

Below is listed the Appropriations, Expenses and
Income of the State Board of Housing:

Appropriations, Fiscal Year Ending	
November 30, 1940	\$26,937.65
Expenses, Fiscal Year Ending.	
November 30, 1940	\$24,847.63
Unexpended Balance	\$ 2,090.02
Income for Fiscal Year - Lowell Homesteads .	\$ 276.00

Financial Statement Verified
10/22/41 (J.D. MacDonald)

Walter S. Morgan
Comptroller

DWELLING UNIT SIZES

PROJECT	3 Rooms	3½ Rooms	4 Rooms	4½ Rooms	5 Rooms	5½ Rooms	6 Rooms	6½ Rooms	7½ Rooms	Total D. U.
BOSTON										
Charlestown	162	198	136	290	-	225	78	-	-	1089
So. Boston	201	72	24	328	-	174	-	74	-	873
Mission Hill	198	173	310	72	18	180	6	66	-	1023
Lenox Street	144	-	39	81	-	42	-	-	-	306
2-5R	135	54	6	270	-	231	-	54	24	774
2-6	156	18	72	94	-	84	-	18	-	442
2-7	-	87	-	186	-	105	-	36	6	420
2-8	90	-	-	138	-	120	-	51	15	414
Old Harbor	413	349	-	120	134	-	-	-	-	1016
CAMBRIDGE 3-1	90	-	-	108	-	90	-	36	-	324
" Newtowne Ct.	92	-	114	-	88	-	-	-	-	294
FALL RIVER 6-1	33	53	-	206	-	56	-	8	-	356
" " 6-2	-	61	-	114	-	42	-	6	-	223
HOLYOKE	-	53	-	72	-	36	-	6	-	167
LAWRENCE	72	10	-	150	-	46	-	14	-	292
LOWELL	203	-	-	216	-	109	-	8	-	536
NEW BEDFORD 7-1	46	-	-	114	-	36	-	4	-	200
" " 7-2	46	-	-	84	-	54	-	14	2	200
TOTAL	2,081	1,128	701	2,643	240	1,630	84	395	47	8,949

(must be filled sheet)

SUMMARY OF RENTS CHARGED

	3-3½ ROOMS				4-4½ ROOMS			
	A	B	C	D	A	B	C	D
BOSTON 2-1	14.00	17.00	21.00	-	15.00	18.00	23.00	-
2-2	"	"	"	-	"	"	"	-
2-3	"	"	"	-	"	"	"	-
2-4	"	"	"	-	"	"	"	-
OLD HARBOR	15.00	18.00	21.00	-	16.00 Row House	19.00 23.00	22.00	-
NEWTOWNE CT.	18.50	22.00	-	-	20.50	25.00	-	-
FALL RIVER	9.50	13.00	16.50	-	9.75	14.00	18.25	-
HOLYOKE	13.50	16.50	19.50	-	14.00	17.00	20.50	-
LOWELL	16.00	19.00	21.00	24.00	17.00	20.00	22.00	25.00
NEW BEDFORD	14.40	17.60	-	-	15.60	18.80	22.00	-

Based on 1957

5-5½ ROOMS

6-6½ ROOMS

7-7½ ROOMS

A	B	C	D	A	B	C	A	B
16.00	19.00	24.00	-	17.00	20.00	25.00	-	-
"	"	"	-	"	"	"	-	-
"	"	"	-	"	"	"	-	-
"	"	"	-	"	"	"	-	-
17.00	20.00	24.00	-	-	-	-	-	-
Row House	25.00							
22.50	27.50	-	-	-	-	-	-	-
10.00	14.25	18.50	-	10.25	14.50	19.00	-	-
15.00	17.50	21.50	-	18.00	22.00	-	-	-
18.00	21.00	23.00	26.00	22.00	-	-	-	-
16.80	20.00	23.20	7	21.00	24.00	-	21.60	24.60